

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

INVENTOR(s): Hiroshi KANNO et al.
CONFIRMATION NO.: 8674
SERIAL NO.: 10/660,872
FILED: September 11, 2003
EXAMINER: Jagdish Patel
ART UNIT: 3693
TITLE: ELECTRONIC MONEY SETTLEMENT METHOD USING
MOBILE COMMUNICATION TERMINAL

COMMISSIONER FOR PATENTS
P.O. BOX 1450
ALEXANDRIA, VIRGINIA 22313-1450

RESPONSE TO OFFICE ACTION DATED MAY 15, 2008

SIR:

In response to the Office Action dated May 15, 2008, Applicants respectfully submit the following:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks begin on page 16 of this paper.